

Amendments

In the Claims:

~~Please add new claims 2-128:~~ ✓ ✓

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- 2. (New) The method of claim 1, further comprising:
inputting data from one or more sources; and
using at least some of said data to determine content of the communication.
3. (New) The method of claim 2, further comprising:
storing said data in one or more databases; and
collecting additional data from one or more sources, and updating said one or more
databases with said additional data.
4. (New) The method of 2, wherein said one or more sources comprises at least one
of:
one or more non-resident databases;
one or more sources accessible via modem;
one or more sources accessible via the Internet;
inbound telemarketing; and
outbound telemarketing.
- Sub C2 5. (New) The method of claim 1, wherein said using step comprises:
applying said decision information to retrieve information from a database, said
retrieved information to be included in said communication.
6. (New) The method of claim 1, further comprising:
inputting data from one or more sources;
wherein said variable information is generated from said data.

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7. (New) The method of claim 1, wherein said using step comprises:
processing data according to said decision information to determine said variable information.
 8. (New) The method of claim 7, wherein said using step further comprises:
processing said variable information according to other decision information to refine said variable information.
 9. (New) The method of claim 7, wherein said using step further comprises:
automatically modifying on a real-time basis said variable information so as to be more desirable to said entity.
 10. (New) The method of claim 1, further:
using outbound or inbound telemarketing to obtain data pertaining to said entity; and
customizing said communication for said entity based on said data pertaining to said entity.
 11. (New) The method of claim 1, wherein said variable information comprises at least one of textual components, alphanumeric components, and graphical components.
 12. (New) The method of claim 1, further comprising:
generating communications for entities, said communications having differing formats.
 13. (New) The method of claim 12, wherein said differing formats differ in one or more of textual components, alphanumeric components, and graphical components.
 14. (New) The method of claim 12, further comprising:
selecting a format for an entity based on at least data pertaining to said entity.

15. (New) The method of claim 1, further comprising:
selecting a delivery medium that will be used to deliver the communication to said entity.
16. (New) The method of claim 15, wherein said delivery medium is at least one of:
electronic; and
non-electronic.
17. (New) The method of claim 16, wherein said electronic delivery medium comprises
at least one of modem, network, Internet, and video.
18. (New) The method of claim 16, wherein said non-electronic delivery medium
comprises printed materials.
19. (New) The method of claim 15, wherein said selecting step is performed
automatically.
20. (New) The method of claim 15, further comprising:
selecting a format for said communication based on said selected delivery medium.
21. (New) The method of claim 15, further comprising:
selecting a format for said communication suitable for said selected delivery
medium.
22. (New) The method of claim 1, further comprising:
using a format for said communication suitable for a delivery medium that is to be
used to deliver said communication to said entity.
23. (New) The method of claim 1, further comprising:
using a format for said communication based on a delivery medium that is to be used
to deliver said communication to said entity.

24. (New) The method of claim 1, further comprising:
constructing said communication based on data pertaining to said entity.
25. (New) The method of claim 1, further comprising:
delivering said communication to said entity based on data pertaining to said entity.
26. (New) The method of claim 1, further comprising:
selecting a plurality of delivery mediums that will be used to deliver the
communication to said entity.
27. (New) The method of claim 1, further comprising:
outputting said communication to a data file.
28. (New) The method of claim 1, further comprising:
automatically generating a communication for an entity based on one or more pre-
defined events.
29. (New) The method of claim 1, further comprising:
automatically generating a communication for an entity based on a set of
predetermined criteria.
30. (New) The method of claim 1, wherein said generating step comprises:
selectively placing content in said communication.
31. (New) The method of claim 30, wherein said generating step further comprises:
selectively placing at least some content in blank spaces of said communication.
32. (New) The method of claim 1, further comprising:
selecting a subset of entities from a set of available entities; and
performing said using, accessing, and generating steps for only said selected subset
of entities.

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33. (New) The method of claim 1, wherein said generating step comprises:
generating said communication using a printing device.
34. (New) The method of claim 1, wherein part of said communication comprises variable information.
35. (New) The method of claim 1, wherein said communication only includes variable information.
36. (New) The method of claim 1, wherein said entity is at least one of a client and a potential client.
37. (New) The method of claim 1, wherein said communication format is customized for said entity.
38. (New) The method of claim 37, further comprising:
generating said communication format based on client demographics.
39. (New) The method of claim 37, further comprising:
generating said communication format based on financial products or financial services.
40. (New) The method of claim 37, further comprising:
generating said communication format based on marketing objectives.
41. (New) The method of claim 1, further comprising at least one of:
delivering said communication to said entity via printed materials;
delivering said communication to said entity via modem;
delivering said communication to said entity via electronic transfer;
delivering said communication to said entity via internet;
delivering said communication to said entity via a data file; and
delivering said communication to said entity via voice response.

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42. (New) The method of claim 1, further comprising the step of:
generating a document comprising said communication.
43. (New) The method of claim 42, wherein said document is an electronic document.
44. (New) The method of claim 42, wherein said document is a printed document.
45. (New) The method of claim 1, the method further comprising:
delivering said communication and reply means to said entity.
46. (New) The method of claim 45, wherein said reply means enable said entity to
conduct a transaction pertaining to said financial product or financial service.
47. (New) The method of claim 45, wherein said reply means enable said entity to
obtain more information pertaining to said financial product or financial service.
48. (New) The method of claim 45, wherein said reply means enable said entity to
purchase said financial product or financial service, as a one-step sales process.
49. (New) The method of claim 45, wherein said delivering step comprises:
providing said communication and reply means to said entity electronically or via
printed materials.
50. (New) The method of claim 45, wherein said reply means is part of said
communication.
51. (New) The method of claim 1, wherein said using step comprises:
(a) determining said variable information by performing one or more
calculations in accordance with said decision information.
52. (New) The method of claim 51, wherein step (a) comprises:
performing calculations based on data pertinent to said entity to at least one of select,

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design, and price at least one of a financial product and a financial service.

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53. (New) The method of claim 1, wherein said using step comprises:
determining one or more types of financial products or financial services to offer to said entity; and
determining, for each of said types, particular financial products or financial services to offer to said entity.

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54. (New) The method of claim 53, wherein said using step further comprises:
calculating one or more amounts of said particular financial products or financial services to offer to said entity.

55. (New) The method of claim 54, wherein said using step further comprises:
calculating costs of said one or more amounts of said particular financial products or financial services to offer to said entity.

56. (New) The method of claim 1, wherein said using step comprises:
identifying any types of financial products or financial services that said entity needs;
and
determining, for each type needed by said entity, particular financial products or financial services to offer to said entity.

57. (New) The method of claim 1, wherein said using step comprises:
identifying whether the entity has need for any pre-selected types of financial products or financial services; and
determining, for each type needed, particular financial products or financial services to offer to said entity.

58. (New) The method of claim 1, further comprising:
using demographics to at least one of select, design, and price at least one of a financial product and a financial service.

59. (New) The method of claim 1, wherein said financial product or financial service relates to a mortgage loan, wherein said using step comprises:
using data related to at least said mortgage loan to at least one of select, design, and price said mortgage loan-related financial product or financial service.

60. (New) The method of claim 1, wherein said financial product or financial service relates to insurance, wherein said using step comprises:
using data related to said entity to at least one of select, design, and price said insurance-related financial product or financial service.

61. (New) The method of claim 60, wherein said insurance comprises at least one of life insurance, health insurance, and annuities.

62. (New) The method of claim 1, wherein said financial product or financial service relates to life insurance, and wherein said using step comprises:
determining, based on at least one of demographics, age of said entity, income of said entity, other data pertinent to said entity, one or more life insurance plans to offer to said entity.

63. (New) The method of claim 1, wherein said financial product or financial service relates to life insurance, and wherein said using step comprises at least one of:
selecting, designing, and pricing said life insurance based on at least one of demographics, age of said entity, income of said entity, and other data pertinent to said entity.

64. (New) An apparatus of automatically preparing a communication pertaining to a financial product or a financial service for an entity, comprising:
means for using decision criteria to automatically determine variable information for inclusion in a first variable portion of the communication;
means for accessing a communication format for the communication wherein the communication format includes a second variable portion; and
means for generating the communication according to the communication format,

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said generating means incorporating the variable information into the first variable portion of the communication corresponding to the second variable portion of the communication format.

65. (New) The apparatus of claim 64, further comprising:
means for inputting data from one or more sources; and
means for using at least some of said data to determine content of the communication.

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66. (New) The apparatus of claim 65, further comprising:
means for storing said data in one or more databases; and
means for collecting additional data from one or more sources, and updating said one or more databases with said additional data.

67. (New) The apparatus of 65, wherein said one or more sources comprises at least one of:
one or more non-resident databases;
one or more sources accessible via modem;
one or more sources accessible via the Internet;
inbound telemarketing; and
outbound telemarketing.

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68. (New) The apparatus of claim 64, wherein said using means comprises:
means for applying said decision information to retrieve information from a database, said retrieved information to be included in said communication.

69. (New) The apparatus of claim 64, further comprising:
means for inputting data from one or more sources;
wherein said variable information is generated from said data.

70. (New) The apparatus of claim 64, wherein said using means comprises:
means for processing data according to said decision information to determine said

variable information.

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- 71. (New) The apparatus of claim 70, wherein said using means further comprises:
means for processing said variable information according to other decision information to refine said variable information.
 - 72. (New) The apparatus of claim 70, wherein said using means further comprises:
means for automatically modifying on a real-time basis said variable information so as to be more desirable to said entity.
 - 73. (New) The apparatus of claim 64, further:
means for using outbound or inbound telemarketing to obtain data pertaining to said entity; and
means for customizing said communication for said entity based on said data pertaining to said entity.
 - 74. (New) The apparatus of claim 64, wherein said variable information comprises at least one of textual components, alphanumeric components, and graphical components.
 - 75. (New) The apparatus of claim 64, further comprising:
means for generating communications for entities, said communications having differing formats.
 - 76. (New) The apparatus of claim 75, wherein said differing formats differ in one or more of textual components, alphanumeric components, and graphical components.
 - 77. (New) The apparatus of claim 75, further comprising:
means for selecting a format for an entity based on at least data pertaining to said entity.

78. (New) The apparatus of claim 64, further comprising:
means for selecting a delivery medium that will be used to deliver the communication to said entity.
79. (New) The apparatus of claim 78, wherein said delivery medium is at least one of:
electronic; and
non-electronic.
80. (New) The apparatus of claim 79, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.
81. (New) The apparatus of claim 79, wherein said non-electronic delivery medium comprises printed materials.
82. (New) The apparatus of claim 78, wherein said selecting means operates automatically.
83. (New) The apparatus of claim 78, further comprising:
means for selecting a format for said communication based on said selected delivery medium.
84. (New) The apparatus of claim 78, further comprising:
means for selecting a format for said communication suitable for said selected delivery medium.
85. (New) The apparatus of claim 64, further comprising:
means for using a format for said communication suitable for a delivery medium that is to be used to deliver said communication to said entity.
86. (New) The apparatus of claim 64, further comprising:
means for using a format for said communication based on a delivery medium that is to be used to deliver said communication to said entity.

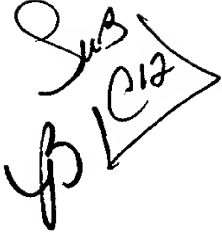
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87. (New) The apparatus of claim 64, further comprising:
means for constructing said communication based on data pertaining to said entity.
88. (New) The apparatus of claim 64, further comprising:
means for delivering said communication to said entity based on data pertaining to said entity.
89. (New) The apparatus of claim 64, further comprising:
means for selecting a plurality of delivery mediums that will be used to deliver the communication to said entity.
90. (New) The apparatus of claim 64, further comprising:
means for outputting said communication to a data file.
91. (New) The apparatus of claim 64, further comprising:
means for automatically generating a communication for an entity based on one or more pre-defined events.
92. (New) The apparatus of claim 64, further comprising:
means for automatically generating a communication for an entity based on a set of predetermined criteria.
93. (New) The apparatus of claim 64, wherein said generating means comprises:
means for selectively placing content in said communication.
94. (New) The apparatus of claim 93, wherein said generating means further comprises:
means for selectively placing at least some content in blank spaces of said communication.
- Sub 10 95. (New) The apparatus of claim 64, further comprising:
means for selecting a subset of entities from a set of available entities; and

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wherein said ~~using~~ means, accessing means, and generating means operate for only said selected subset of entities.

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96. (New) The apparatus of claim 64, wherein said generating means comprises:
means for generating said communication using a printing device.
97. (New) The apparatus of claim 64, wherein part of said communication comprises
variable information.
98. (New) The apparatus of claim 64, wherein said communication only includes
variable information.
99. (New) The apparatus of claim 64, wherein said entity is at least one of a client and
a potential client.
100. (New) The apparatus of claim 64, wherein said communication format is customized
for said entity.
101. (New) The apparatus of claim 100, further comprising:
means for generating said communication format based on client demographics.
102. (New) The apparatus of claim 100, further comprising:
means for generating said communication format based on financial products or
financial services.
103. (New) The apparatus of claim 100, further comprising:
means for generating said communication format based on marketing objectives.
104. (New) The apparatus of claim 64, further comprising at least one of:
means for delivering said communication to said entity via printed materials;
means for delivering said communication to said entity via modem;
means for delivering said communication to said entity via electronic transfer;

means for delivering said communication to said entity via internet;
means for delivering said communication to said entity via a data file; and
means for delivering said communication to said entity via voice response.

105. (New) The apparatus of claim 64, further comprising the step of:
means for generating a document comprising said communication.
106. (New) The apparatus of claim 105, wherein said document is an electronic document.
107. (New) The apparatus of claim 105, wherein said document is a printed document.
108. (New) The apparatus of claim 64, the apparatus further comprising:
means for delivering said communication and reply means to said entity.
109. (New) The apparatus of claim 108, wherein said reply means enable said entity to conduct a transaction pertaining to said financial product or financial service.
110. (New) The apparatus of claim 108, wherein said reply means enable said entity to obtain more information pertaining to said financial product or financial service.
111. (New) The apparatus of claim 108, wherein said reply means enable said entity to purchase said financial product or financial service, as a one-step sales process.
112. (New) The apparatus of claim 108, wherein said delivering means comprises:
means for providing said communication and reply means to said entity electronically or via printed materials.
113. (New) The apparatus of claim 108, wherein said reply means is part of said communication.

114. (New) The apparatus of claim 64, wherein said using means comprises:
means for determining said variable information by performing one or more
calculations in accordance with said decision information.
115. (New) The apparatus of claim 114, wherein said determining means comprises:
means for performing calculations based on data pertinent to said entity to at least
one of select, design, and price at least one of a financial product and a financial
service.
-  116. (New) The apparatus of claim 64, wherein said using means comprises:
means for determining one or more types of financial products or financial services
to offer to said entity; and
means for determining, for each of said types, particular financial products or
financial services to offer to said entity.
117. (New) The apparatus of claim 116, wherein said using means further comprises:
means for calculating one or more amounts of said particular financial products or
financial services to offer to said entity.
118. (New) The apparatus of claim 117, wherein said using means further comprises:
means for calculating costs of said one or more amounts of said particular financial
products or financial services to offer to said entity.
119. (New) The apparatus of claim 64, wherein said using means comprises:
means for identifying any financial products or financial services that said entity
needs; and
means for determining, for each type needed by said entity, particular financial
products or financial services to offer to said entity.
120. (New) The apparatus of claim 64, wherein said using means comprises:
means for identifying whether said entity has need for any pre-selected types of

financial products or financial services; and
means for determining, for each type needed, particular financial products or financial services to offer to said entity.

121. (New) The apparatus of claim 64, further comprising:
means for using demographics to at least one of select, design, and price at least one of a financial product and a financial service.
122. (New) The apparatus of claim 64, wherein said financial product or financial service relates to a mortgage loan, wherein said using means comprises:
means for using data related to at least said mortgage loan to at least one of select, design, and price said mortgage loan-related financial product or financial service.
123. (New) The apparatus of claim 64, wherein said financial product or financial service relates to insurance, wherein said using means comprises:
means for using data related to said entity to at least one of select, design, and price said insurance-related financial product or financial service.
124. (New) The apparatus of claim 123, wherein said insurance comprises at least one of life insurance, health insurance, and annuities.
125. (New) The apparatus of claim 64, wherein said financial product or financial service relates to life insurance, and wherein said using means comprises:
means for determining, based on at least one of demographics, age of said entity, income of said entity, and other data pertinent to said entity, one or more life insurance plans to offer to said entity.
126. (New) The apparatus of claim 64, wherein said financial product or financial service relates to life insurance, and wherein said using means comprises:
means for at least one of selecting, designing, and pricing said life insurance based on at least one of demographics, age of said entity, income of said entity, and other data pertinent to said entity.

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127. (New) The method of claim 1, wherein said using step comprises:
determining one or more types of financial products or financial services to offer to
said entity.
128. (New) The apparatus of claim 64, wherein said using means comprises:
means for determining one or more types of financial products or financial services
to offer to said entity.--
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